

Information to identify the case:

Debtor 1	Stephen J. Fayter		Social Security number or ITIN xxx-xx-0104
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 15-29280-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen J. Fayter

9/10/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Stephen J. Fayter
Debtor

Case No. 15-29280-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 27

Date Rcvd: Sep 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2020.

db +Stephen J. Fayter, 5 East Williams Avenue, Barrington, NJ 08007-1510
cr +CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515790449 +Ashley Fayter, 1307 Hancock Drive, Barrington, NJ 08007-1661
515790450 +Borough of Barrington, 229 Trenton Avenue, Barrington, NJ 08007-1192
515790453 +CCMUA, Po Box 1105, Bellmawr, NJ 08099-5105
515790452 +Camden County Probation Department, Probation Child Support Enforcement, 5 Executive Campus, Ste 200, Route 70, Po Box 8107, Cherry Hill, NJ 08002-0107
515790455 CitiMortgage, PO Box 689196, Des Moines, IA 50368-9196
515790456 CitiMortgage, PO Box 183040, Columbus, OH 43218-3040
515815988 CitiMortgage Inc, PO Box 6030, Sioux Falls SD 57117-6030
515815272 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
516469380 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
516469381 Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
515790460 New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
516963850 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
515790461 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 11 2020 01:06:12 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 11 2020 01:06:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

515790448 EDI: IIC9.COM Sep 11 2020 04:13:00 Advocare Heights Primary Care, c/o IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378

515874111 +EDI: ATLASACQU.COM Sep 11 2020 04:13:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

515790451 E-mail/Text: bankruptcy@savit.com Sep 11 2020 01:06:45 Camden County Foot Ankle, c/o Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250

515790456 EDI: CIAC.COM Sep 11 2020 04:13:00 CitiMortgage, PO Box 183040, Columbus, OH 43218-3040

515790455 EDI: CIAC.COM Sep 11 2020 04:13:00 CitiMortgage, PO Box 689196, Des Moines, IA 50368-9196

515790457 +E-mail/Text: bknotice@ercbpo.com Sep 11 2020 01:06:14 Comcast Cable, c/o Enhanced Recovery Company LLC, PO Box 57547, Jacksonville, FL 32241-7547

515790458 EDI: WFNNB.COM Sep 11 2020 04:13:00 Comenity-GameStop, PO Box 659820, San Antonio, TX 78265-9120

515790459 E-mail/PDF: creditonebknotifications@resurgent.com Sep 11 2020 01:11:40 Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500

515790454 EDI: JPMORGANCHASE Sep 11 2020 04:13:00 Chase Bank, National Payment Services, PO Box 182223, Columbus, OH 43218

515976438 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 11 2020 01:11:07 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

515901796 +E-mail/Text: csc.bankruptcy@amwater.com Sep 11 2020 01:06:43 New Jersey American Water, P.O. Box 578, Alton, IL 62002-0578

515859144 EDI: Q3G.COM Sep 11 2020 04:13:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516963851 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing
515920625 ##+Porania LLC, P. O. Box 11405, Memphis TN 38111-0405

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: Sep 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Eric Clayman on behalf of Debtor Stephen J. Fayter jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com

TOTAL: 6